

WHAT IS CLAIMED IS:

17 1. A method of providing a product to a buyer who purchased the product through
2 a purchasing system, comprising:
3 receiving from the ~~buyer~~ redemption information;
4 receiving from the purchasing system verification information enabling the
5 authorization of the buyer to take possession of the product;
6 providing the product to the buyer; and
7 receiving from a party different from the buyer a payment in exchange for providing the
8 product to the buyer.

1 2. The method of claim 1, further comprising:
2 sending to the purchasing system information related to an attempt to take possession of
3 the product, including the redemption information.

1 3. The method of claim 1, wherein the redemption information comprises a
2 redemption code.

1 4. The method of claim 3, wherein the redemption code comprises at least one of:
2 (i) an alphanumeric code; (ii) a visual code; and (iii) a bar code.

1 5. The method of claim 3, wherein the redemption code comprises at least one of a
2 pseudo: (i) credit card number; (ii) debit card number; and (iii) banking account number.

1 6. The method of claim 3, wherein the redemption code is created that is the
2 product of a one-way hash function.

1 7. The method of claim 1, wherein the redemption information comprises a
2 condition that must be met by the buyer.

8. The method of claim 1, wherein the redemption information comprises at least one of: (i) expiration information; (ii) product information; (iii) price information; (iv) buyer identity information and (iv) tax information.

9. The method of claim 1, wherein the redemption information comprises penalty information.

10. The method of claim 9, wherein the penalty information comprises information related to at least one of: (i) a flat fee to be paid by the buyer for failing to meet a condition; (ii) a percentage fee to be paid by the buyer for failing to meet a condition; (iii) a cost associated with delivering the product to be paid by the buyer for failing to meet a condition; and (iv) voiding a right of the buyer to take possession of the product.

11. The method of claim 1, wherein the redemption information comprises a voucher.

12. The method of claim 1, wherein the redemption information comprises information associated with a plurality of products.

13. The method of claim 1, wherein the redemption information comprises information associated with a plurality of retailers.

14. The method of claim 13, wherein the redemption information comprises a plurality of identifiers for the product, each identifier being associated with a different retailer.

15. The method of claim 14, wherein the plurality of identifiers comprise at least one of a plurality of: Stock Keeping Unit (SKU) numbers; model names; and model numbers.

16. The method of claim 1, wherein the redemption information comprises supplemental offer information.

1 26. The method of claim 1, further comprising:
2 receiving from the purchasing system verification information enabling the
3 authorization of a plurality of buyers to take possession of products.

1 27. The method of claim 26, wherein the verification information comprises a
2 plurality of redemption codes.

1 28. The method of claim 1, wherein the payment is received at a time based on
2 when the product is provided to the buyer.

1 29. The method of claim 1, wherein the payment is received periodically and is
2 associated with providing a plurality of products to a plurality of buyers.

1 30. The method of claim 1, wherein the payment is an amount based on the
2 amount the buyer provided to purchase the product.

1 31. The method of claim 1, wherein the payment is an amount based on a
2 settlement price.

1 32. The method of claim 1, wherein the redemption information is associated with
2 a first price, further comprising:
3 determining an adjustment to the first price.

1 33. The method of claim 32, wherein the adjustment is based on the difference
2 between the first price and a retail price at which a retailer offers the product for sale.

1 34. The method of claim 32, wherein the adjustment is based on at least one of: (i)
2 a sales tax amount; (ii) a penalty amount; and (iii) a coupon amount.

1 35. The method of claim 32, further comprising:
2 providing an adjustment amount to the buyer based on said adjustment.

1 36. The method of claim 32, further comprising, wherein the adjustment amount is
2 provided to the buyer: (i) using a payment identifier associated with the buyer; or (ii) using
3 currency.

1 37. The method of claim 32, further comprising:
2 receiving an adjustment amount from the buyer based on said adjustment.

38. A medium storing instructions adapted to be executed by a processor to
perform a method for providing a product to a buyer who purchased the product through a
purchasing system, said method comprising:
receiving from the buyer redemption information;
receiving from the purchasing system verification information enabling the
authorization of the buyer to take possession of the product;
providing the product to the buyer; and
receiving from a party different from the buyer a payment in exchange for
providing the product to the buyer.

39. A method of operating a retailer system to provide a product to a buyer who
purchased the product through a purchasing system, comprising:
receiving from the buyer a pseudo payment identifier;
sending the pseudo payment identifier to a payment processing system, the
payment processing system being configured to receive payment identifiers;
receiving an authorization from the payment processing system;
providing the product to the buyer; and
receiving from a party different from the buyer a payment in exchange for
providing the product to the buyer.

40. The method of claim 39, wherein the pseudo payment identifier is a pseudo
credit card account number and the payment processing system is a credit card processing
system configured to receive credit card numbers.

41. A retailer device, comprising:
a processor; and

3 a storage device coupled to said processor and storing instructions adapted to be
4 executed by said processor to:

5 receive from the buyer redemption information;
6 receive from the purchasing system verification information enabling the
7 authorization of the buyer to take possession of the product;
8 provide the product to the buyer; and
9 receive from a party different from the buyer a payment in exchange for
10 providing the product to the buyer.

1 42. A retailer system apparatus, comprising:

2 means for receiving from the buyer redemption information;
3 means for receiving from the purchasing system verification information enabling
4 the authorization of the buyer to take possession of the product;
5 means for providing the product to the buyer; and
6 means for receiving from a party different from the buyer a payment in exchange
7 for providing the product to the buyer.

1 43. A medium storing instructions adapted to be executed by a processor to
2 perform a method for operating a retailer system, said method comprising:

3 receiving from the buyer redemption information;
4 receiving from the purchasing system verification information enabling the
5 authorization of the buyer to take possession of the product;
6 providing the product to the buyer; and
7 receiving from a party different from the buyer a payment in exchange for
8 providing the product to the buyer.

1 44. A method of taking possession of a product, comprising:

2 providing to a retailer redemption information received from a purchasing system
3 device; and
4 receiving from the retailer the product without providing to the retailer a retail
5 price associated with the product.

1 45. A method of providing a product to a buyer who purchased the product through
2 a purchasing system, comprising:

3 receiving from the purchasing system verification information authorizing a
4 plurality of buyers to take possession of products;
5 receiving from a buyer a redemption code;
6 comparing the received redemption code with the received verification
7 information; and
8 providing the product to the buyer.

1 46. A method of operating a purchasing system, comprising:
2 arranging through a communication network for a buyer to purchase a product from
3 a seller at a first price; and
4 sending redemption information to the buyer, the redemption information enabling
5 the buyer to take possession of the product at a retailer, different from the seller, that offers
6 the product for sale at a second price.

1 47. The method of claim 46, wherein said arranging for the buyer to purchase the
2 product comprises:
3 receiving a buyer offer, including a buyer-defined first price and information about
4 the product, from the buyer; and
5 determining if the buyer offer will be accepted.

1 48. The method of claim 47, wherein said determining comprises at least one of:
2 (i) sending information about the buyer offer to at least one seller; and (ii) locally
3 determining if the buyer offer will be accepted.

1 49. The method of claim 46, wherein said arranging for the buyer to purchase the
2 product comprises receiving payment from the buyer of an amount based on the first price.

1 50. The method of claim 49, wherein the payment is received at a time based on
2 one of: (i) when the purchasing system arranges for the buyer to purchase the product; and
3 (ii) when the buyer takes possession of the product at the retailer.

1 61. The method of claim 60, wherein the penalty information comprises
2 information related to at least one of: (i) a flat fee to be paid by the buyer for failing to
3 meet a condition; (ii) a percentage fee to be paid by the buyer for failing to meet a
4 condition; (iii) a cost associated with delivering the product to be paid by the buyer for
5 failing to meet a condition; and (iv) voiding a right of the buyer to take possession of the
6 product.

1 62. The method of claim 46, wherein the redemption information comprises
2 information that enables the creation of a voucher.

1 63. The method of claim 46, wherein the redemption information comprises
2 information associated with a plurality of products.

1 64. The method of claim 46, wherein the redemption information comprises
2 information associated with a plurality of retailers.

1 65. The method of claim 64, wherein the redemption information comprises a
2 plurality of identifiers for the product, each identifier being associated with a different
3 retailer.

1 66. The method of claim 65, wherein the plurality of identifiers comprise at least
2 one of a plurality of: Stock Keeping Unit (SKU) numbers; model names; and model
3 numbers.

1 67. The method of claim 46, further comprising adding supplemental offer
2 information to the redemption information.

1 68. The method of claim 67, further comprising:
2 sending to a second retailer supplemental verification information enabling the
3 second retailer to authorize the buyer to take possession of a supplemental product.

1 69. The method of claim 68, wherein the supplemental verification information is
2 only sent when the buyer has taken possession of the product at the retailer.

1 70. The method of claim 69, wherein the second retailer is the first retailer.

1 71. The method of claim 46, further comprising:
 2 receiving from the retailer information related to an attempt to take possession of
 3 the product; and
 4 sending to the retailer a verification authorizing the buyer to take possession of the
 5 product.

1 72. The method of claim 71, wherein the redemption information and the
 2 information related to the attempt to take possession of the product comprise a redemption
 3 code.

1 73. The method of claim 72, wherein the information related to the attempt to take
 2 possession of the product further comprises at least one of: (i) a product identifier; (ii) a
 3 retailer identifier; and (iii) a purchase price.

1 74. The method of claim 72, wherein the redemption code is a pseudo payment
 2 identifier.

1 75. The method of claim 74, wherein the pseudo payment identifier is one of a
 2 pseudo: (i) credit card number; (ii) debit card number; and (iii) banking account number.

1 76. The method of claim 75, wherein the pseudo payment identifier is uniquely
 2 associated with the purchase of the product by the buyer.

1 77. The method of claim 76, wherein said receiving from the retailer the pseudo
 2 payment identifier comprises receiving the identifier through a credit card processing
 3 system.

1 78. The method of claim 77, wherein the pseudo payment identifier is provided on
 2 a voucher, and the retailer sends the voucher to the purchasing system as a record of
 3 charge.

79. The method of claim 76, wherein said arranging for the buyer to take possession of the product at the retailer further comprises adjusting a spending limit associated with the pseudo payment identifier.

80. The method of claim 79, wherein said adjusting the spending limit comprises establishing a minimum spending amount and a maximum spending amount.

81. The method of claim 80, wherein the information related to the attempt to take possession of the product comprises a purchase price and said sending a verification is only performed if the purchase price is more than the minimum spending amount and less than the maximum spending amount.

82. The method of claim 80, wherein said adjusting is based on at least one of: the first price; the second price; a settlement price to be provided to the retailer in exchange for providing the product to the buyer; a penalty amount; and a tax amount.

83. The method of claim 80, wherein the spending limit is re-adjusted when the buyer takes possession of the product at the retailer.

84. The method of claim 71, wherein the redemption information comprises a redemption code and the verification is only sent to the retailer after the information related to the attempt to take possession of the product is compared to the redemption code.

85. The method of claim 71, wherein the redemption information comprises a redemption code, and further comprising:

sending reminder information to the buyer if information related to an attempt to take possession of the product corresponding to the redemption code has not been received in a predetermined period of time.

1 95. The method of claim 94, wherein the purchasing system arranges for the
2 retailer to receive payment of a settlement price as each of the plurality of products is
3 provided.

1 96. The method of claim 94, wherein the purchasing system arranges for the
2 retailer to receive a payment corresponding to a plurality of settlement prices after
3 providing a plurality of products.

AY 97. A method of operating a purchasing system, comprising:
2 arranging through a communication network for a buyer to purchase a product from
3 a seller at a first price;
4 selecting a retailer from a plurality of retailers, the retailer offering the product for
5 sale at a second price;
6 sending to the buyer redemption information, including a redemption code;
7 receiving information related to an attempt to take possession of the product;
8 sending a verification authorizing the buyer to take possession of the product;
9 receiving from the buyer payment of an amount based on the first price; and
10 providing to the retailer an amount based on the second price.

1 98. The method of claim 97, wherein the redemption information and the
2 information related to an attempt to take possession of the product comprise a sixteen digit
3 pseudo credit card account number, including four-digits associated with the purchasing
4 system and twelve digits associated with the buyer's purchase of the product.

1 99. The method of claim 97, wherein said receiving payment is only performed
2 after said sending of the verification to the retailer.

1 100. The method of claim 97, further comprising:
2 reserving, using a payment identifier associated with the buyer, an amount based on
3 the first price.

101. A method of operating a purchasing system, comprising:

receiving through a communication network a buyer offer, including a buyer-

defined first price, information about a product and a buyer payment identifier, from a

buyer;

determining if the buyer offer will be accepted by a seller;

selecting at least one retailer from a plurality of retailers;

adjusting a spending limit associated with a pseudo payment identifier;

sending redemption information, including the pseudo payment identifier and information enabling the creation of a voucher, to the buyer;

receiving the pseudo payment/identifier from a credit card processing system;

sending a verification authorizing the buyer to take possession of the product;

re-adjusting the spending limit associated with the pseudo payment identifier; and

receiving payment of an amount based on the first price using the buyer payment identifier.

102. A purchasing system device, comprising:

a processor; and

a storage device coupled to said processor and storing instructions adapted to be executed by said processor to:

arrange through a communication network for a buyer to purchase a product from a seller at a first price; and

send redemption information to the buyer, the redemption information enabling the buyer to take possession of the product at a retailer that offers the product for sale at a second price.

103. A purchasing system apparatus, comprising:

means for arranging through a communication network for a buyer to purchase a product from a seller at a first price; and

means for sending redemption information to the buyer, the redemption information enabling the buyer to take possession of the product at a retailer that offers the product for sale at a second price.

1 104. A medium storing instructions adapted to be executed by a processor to
2 perform a method for operating a purchasing system, said method comprising:
3 arranging through a communication network for a buyer to purchase a product from
4 a seller at a first price; and
5 sending redemption information to the buyer, the redemption information enabling
6 the buyer to take possession of the product at a retailer that offers the product for sale at a
7 second price.

1 105. A method of using a purchasing system, comprising:
2 arranging through a communication network to purchase a product from a seller at
3 a first price; and
4 receiving redemption information from the purchasing system, the redemption
5 information enabling the party that purchased the product to take possession of the product
6 at a retailer offering the product for sale at a second price.

1 106. A method of operating a purchasing system, comprising:
2 arranging through a communication network for a buyer to purchase a product from
3 a seller at a first price; and
4 sending redemption information to the buyer; the redemption information enabling
5 the buyer to receive the product from a delivery service.

1 107. The method of claim 106, further comprising:
2 receiving from the delivery service information related to a product delivery; and
3 sending to the delivery service verification information enabling the delivery
4 service to authorize the delivery of the product with the buyer.

1 108. A method of providing a product to a buyer who purchased the product
2 through a purchasing system, comprising:
3 receiving from the buyer a redemption code;
4 receiving from the purchasing system verification information enabling the
5 authorization of the delivery of the product to the buyer; and
6 delivering the product to the buyer.

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109. A method of operating a purchasing system, comprising:

arranging through a communication network for a buyer to purchase a product from
a seller at a first price; and
sending redemption information to the buyer, the redemption information enabling
the buyer to take possession of the product at a retailer that offers the product for sale at a
second price.

110. A method of operating a purchasing system, comprising:

arranging through a communication network for a buyer to purchase a product from
a seller at a first price;
providing to the buyer payment of an amount based on the difference between a
retail price associated with the product and the first price; and
arranging for the buyer to take possession of the product at a retailer, different from
the seller,
wherein the buyer provides to the retailer payment of an amount based on the retail
price.